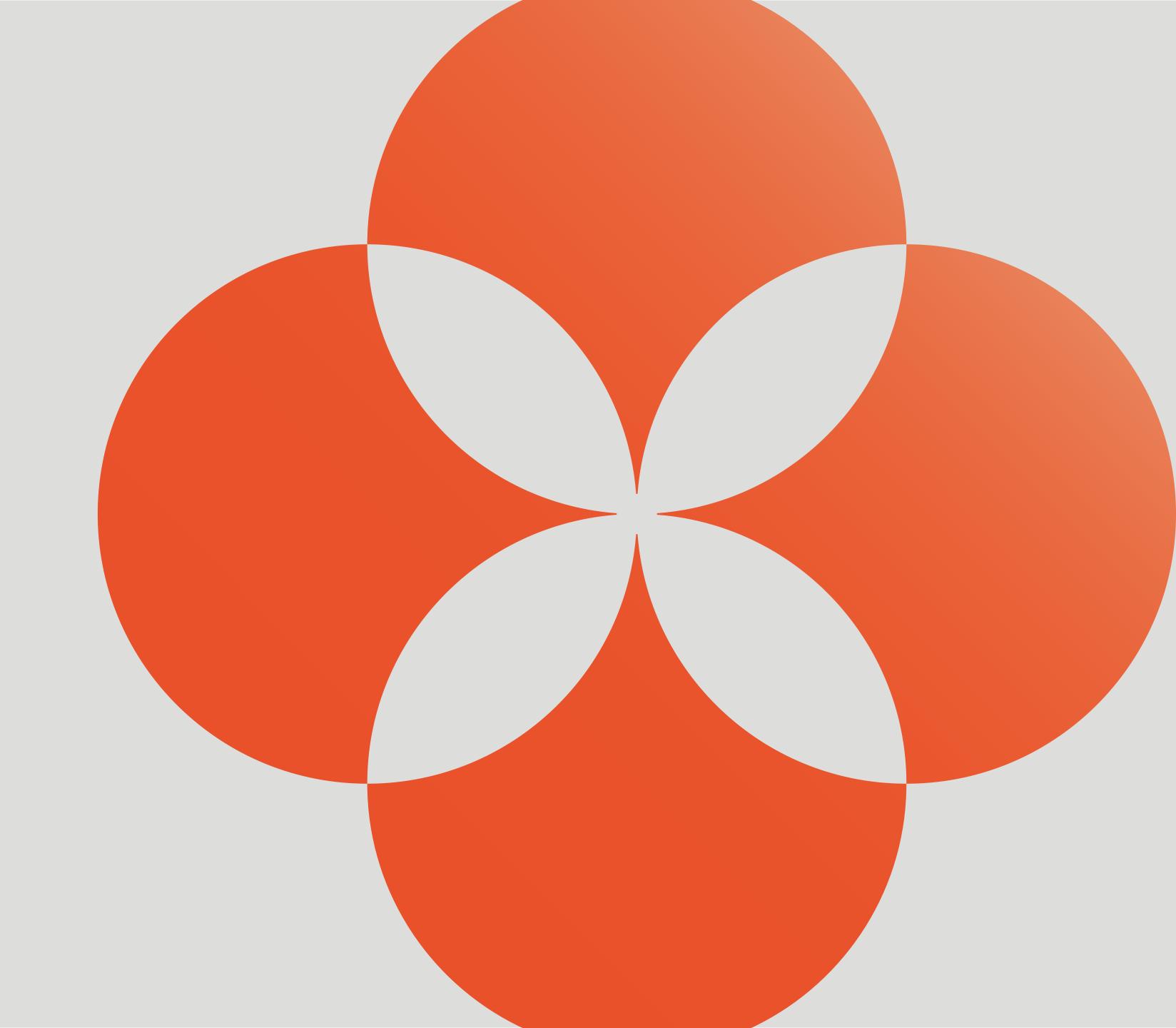
Incite



Supercharging businesses

WE REVOLUTIONISE BUSINESSES WITH SUPER BUSINESS SOLUTIONS, STARTING WITH RETAIL AND F&B

POWERING YOUR BUSINESS

Services

30

Brands

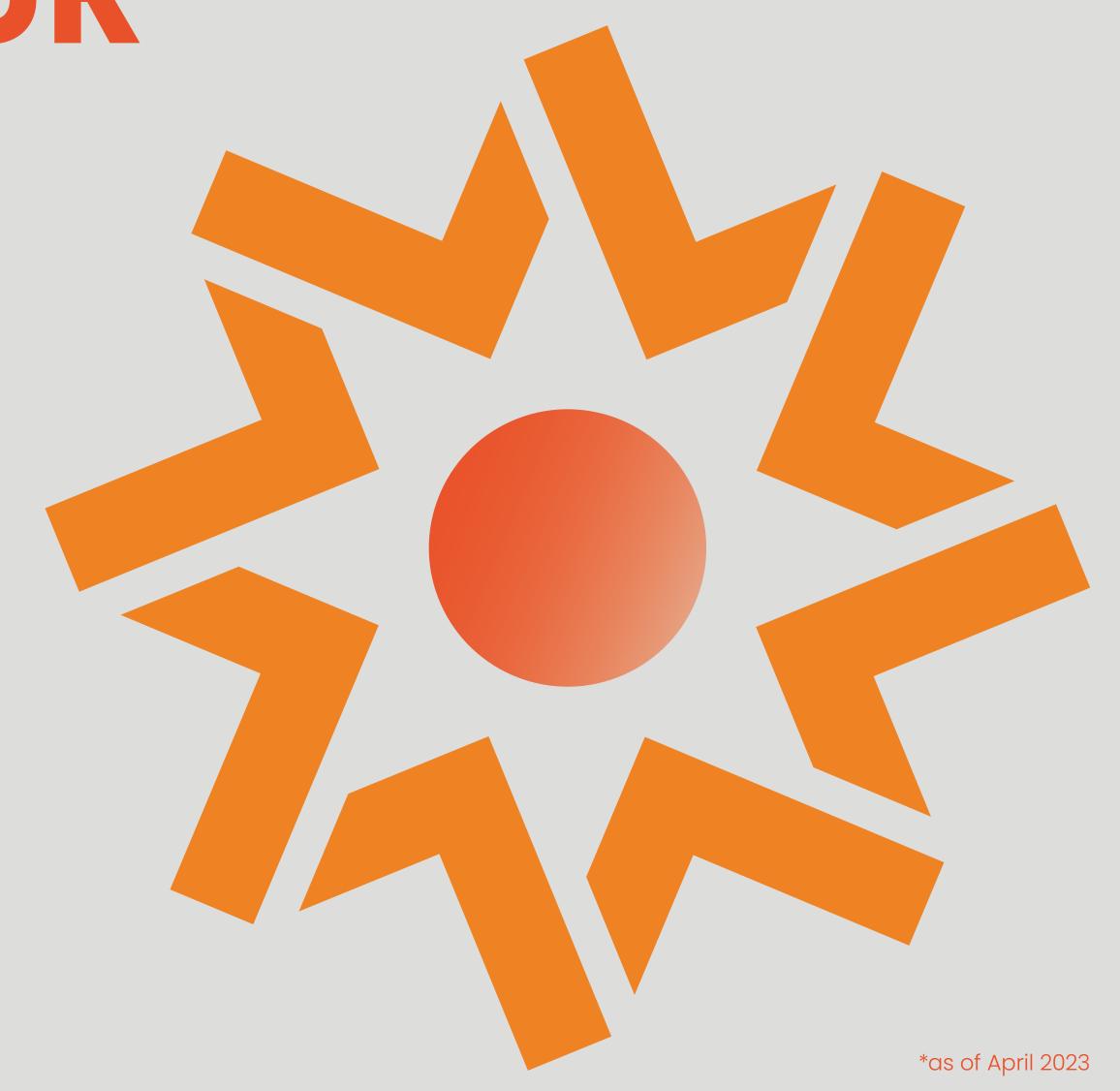
23

Countries Coverage

10

Professionals

200



The ever-changing business landscape presents complex and multifaceted challenges for companies in 2023 and beyond. Rapidly changing market dynamics, technological disruptions, and talent shortages create a difficult environment to navigate. These challenges, coupled with uncertain funding situations, often force companies to cut back on investments and transformative initiatives, putting them at a disadvantage against their competitors.

Staying competitive requires agility, adaptability, and a willingness to embrace change while investing in innovative technologies and strategies.



THE INCITE FORMULA

At Incite Innovations ("Incite"), we believe that businesses of all sizes have the potential to grow and achieve greater success. We offer a full suite of services and solutions that enable companies to increase their business prowess and profits, particularly those in the retail and F&B sectors. Our expertise lies in synthesizing new technologies, best practices, and market intelligence to design people-centered solutions across four verticals that meet the shifting demands in an increasingly complex business environment.

Designed to help businesses optimize operational efficiency and drive business growth, our four verticals are **Fintech**, **Retail Management**, **Martech**, **and Lifestyle Ventures**.

Fintech

We leverage real-time
transactional data from our other
verticals to offer alternative funding
or financing solutions to clients and
underserved businesses, enabling
them to sustain and expand
their business

Martech

Our go-to-market solutions, coupled with deep market and industry insights, enable clients to gain a competitive edge in a fastpaced business environment

Retail Management

We combine digital applications and procurement solutions to help clients streamline their processes and make data-driven decisions to achieve operational efficiency and profitability

Lifestyle Ventures

Our expertise in consumer behaviour and digital technology allows us to create and distribute innovative products through our very own brands

Consumer

OUR SERVICES

Working Capital

Advance Business

Fintech

	Consultation			Ventures	Consultation	Certifications	Targeting
Martech	Business Strategy	Space & Environment	Brand Licensing	Retail Management	Cloud Management	Business Process Outsourcing	Supply Chain Management
	Zero-based Transformation	Licensed Merchandise	Blockchain Technology		Network Security	Artificial Intelligence	Omni Channel Strategy
	Market Access & Insights	Marketing & Branding	Sustainability		Merchant Acquisition	Application Services	Integrated Payment
	Creative Production	E-Commerce			Data & Analytics	Tech Innovation	IOT R&D

Lifestyle

Food & Beverage

Labels and

Fundraising

OUR SUBSIDIARIES

Fintech

by2nd pay



*A*xaipay[™]



Martech















Retail Management









Lifestyle Ventures











When working with clients, we adopt the INCITE approach:



Identify the 'real' needs through consulting in order to create unique, personalised solutions that are truly tailored to your business and budget

New strategies are proposed, packed with industry insights to unlock your true potential

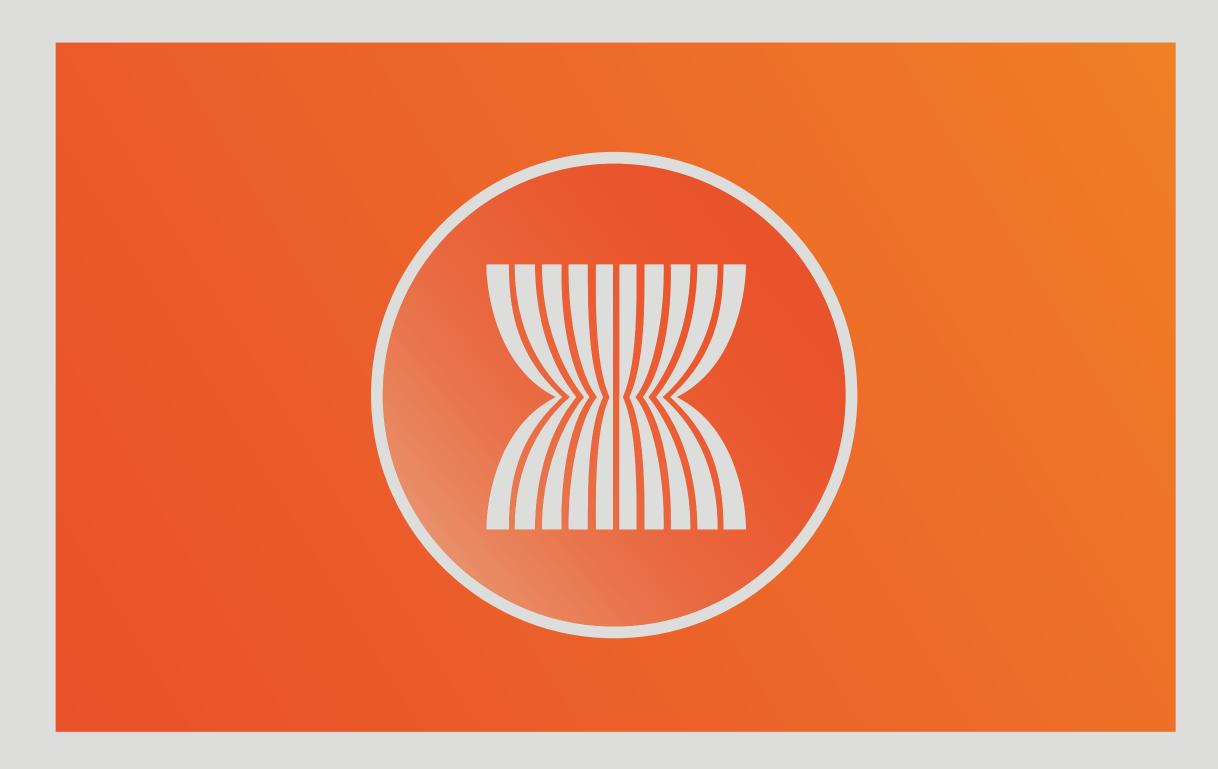
Competitive advantages outlined to position you one level above your competitors

Intelligent new ways activated to embrace change and grow across your business to create lasting value

Thorough follow-ups and necessary improvements are done at speed and scale

Evaluate the executions and success before Chapter 2.0 goes live

WESERVE OVER 15 INDUSTRIES ACROSS ASEAN



- Retail
- Banking
- Healthcare
- Automotive
- Infrastructure & Transportation Services
- Consumer Goods & Services

- Food & Beverages
- Electronics
- Capital Markets
- Public Service
- Air, Freight & TravelServices

- Communications
- Insurance
- Life Sciences
- Industrial Equipment
- Media & Entertainment

OUR CLIENTS

*The non-exhaustive list below represents only a sample of our esteemed clientele who trust us to deliver exceptional services and solutions tailored to their unique business needs

































































OUR PARTNERS





























Lotus's MyAirline



MISSION

VISION



To empower all businesses to accelerate growth through innovative and intuitive technology solutions and business strategies rooted in our unique Asian heritage

To build a world-leading ecosystem that revolutionises businesses while fostering economic growth and positive societal impact

OUR CORE VALUES



Value

We consistently pursue growth opportunities for our internal and external stakeholders. We aim to build our people up to advance their career and deliver a positive experience to our customers

Innovation

We strive to create and pioneer new and dynamic ideas to enhance our merchants' value proposition and strengthen our ecosystem, benefitting the company and its network

Trust

We build open and honest relationships with our stakeholders and grow effectively in an environment of trust

Agility

We embrace and adapt quickly to market changes. The trust we build with each other enables us to be agile in navigating uncertain environments

Learn

We inculcate a culture of continuous learning and humility within the company and its network, and believe that we can only be World Changers if we love creating great solutions for our communities

MILESTONES

 Founded as a food-tech venture and launched a delivery platform to support neighbourhood shopping centres during the Covid19 pandemic

2021

- Created three (3) quick service food and beverage (QSFB) brands – Hope Coffee, Eggdicted, and K-pop Grill – and expanded F&B portfolio to six (6) brands
- Established presence in the Indian market via a strategic partnership with Village Food Courts Pvt Ltd of India and introduced Union Coffee, Le Claire Patisserie, Hope Coffee, and Eggdicted to 20 major cities
- Launched IF, a lifestyle engagement app, with 20,000 downloads in the first three months
- Sold over one million F&B items across all UCG (Union Coffee Groups) outlets two years after its acquisition

2023



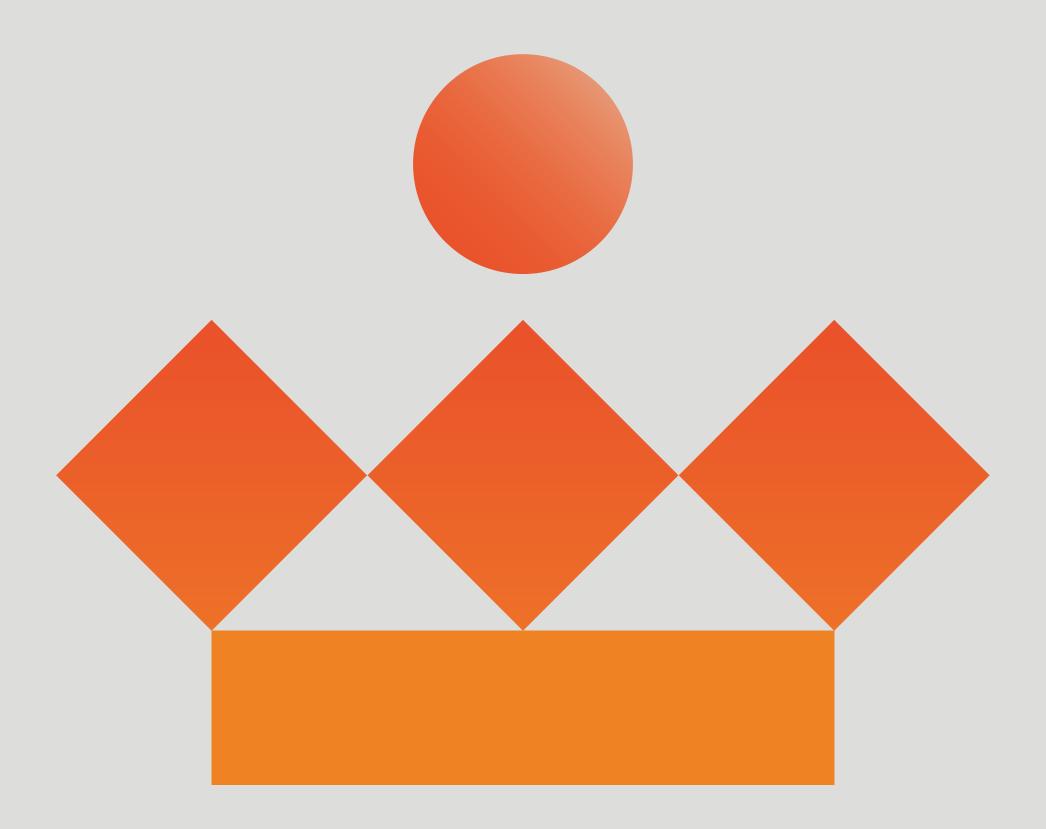
- Acquired Union Coffee Group (including Union Roastery), Lada Merah and Le Claire Patisserie, expanding into the retail and consumer sector
- Extended pertinent digital solutions and services to F&B operators with the acquisition of HDI365

2022

- Acquired Eatcosys, a retail and fintech solutions provider, for USD 41.49 million*
- Strengthened fintech capabilities and suite of services with addition of Axaipay, one of Malaysia's fastest growing payment solutions provider
- Rebranded to Incite Innovations with four (4) business verticals, reflecting the company's transition from a QSFB-focused venture to providing holistic end-to-end solutions for all businesses
- Added 360-degree branding and marketing solutions to the Marketing Strategies vertical following the acquisition of A Paper Creative

KEY MANAGEMENT

At the helm of Incite Innovations are visionary entrepreneurs, business owners, and specialists in their respective fields. Our leaders bring decades of expertise and experience in serving both local and international markets, as well as an expansive global network to grow and expand our clients' businesses.







Tham is a renowned entrepreneur and investor with a strong track record of success in retail, fintech, and F&B industries. He founded several successful ventures including Union Chain Holdings and Rhombus Connexion – his leadership is pivotal to driving growth for these ventures and creating new business models for the next generation. His expertise further extends to corporate finance and investment banking, making him an invaluable asset to the Incite team.



Karen S Puah • Group COO

Karen is a seasoned expert in strategy, communications, and marketing. Her unique regional perspective and market insights have been critical in transforming Incite from a QSFB company into a comprehensive retail tech ecosystem. She currently serves on the advisory board of the Fintech Association of Malaysia (FAOM) and the council of the Malaysian Business Angel Network. Puah's unparalleled expertise has helped position Malaysia as a leading hub for fintech innovation and investment in the region.



Kelvin Leow • Chief Technology Officer

With over 15 years of software industry experience, Kelvin is a certified Project Management Professional (PMP) who specialises in software development, project management, and technology consulting. He cofounded Claritas Consulting and Nuren Group, leveraging his knowledge in customer relationship management, call center solutions, new media and digital marketing strategy, and e-commerce to drive success.

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Bryan is an accomplished veteran with extensive experience in venture capital investments and incubation in Southeast Asia. He oversees Fidelity Funding, a venture capital subsidiary of Incite investing in next-gen startups, and chairs CPA Australia's Malaysia Division Digital Transformation Committee. Bryan has held leadership positions in equity crowdfunding and e-wallet companies, and significant roles in corporate banking, finance, and private equity management.



Choong Chee Haw • Chief Brand Officer

Haw is an award-winning creative with a knack for elevating businesses through strategic creativity. He is also the founder of A Paper Creative, a subsidiary of Incite offering clients comprehensive 360-degree branding and marketing solutions. With experience working for international agencies and prominent brands such as Mercedes, Haw is a driving force behind Incite's branding initiatives.



Raymond Chan • Chief Martech Officer

Raymond is adept at UI/UX design and mobile app development – he co-founded and managed Hotdock Interactive (SG), a pioneering mobile app development firm in Southeast Asia. His abilities to craft seamless customer engagement experiences for clients and businesses also led him to create the IF mobile app, an initiative to better connect businesses and consumers.

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Jeff is an expert in delivering innovative ICT solutions and building strategic partnerships for over 20 years. He has held various leadership roles, including Regional Head of NEC Corporation for Asia and the Middle East. Jeff is also the Managing Director of ITOA Integration and co-founder of Claritas Consulting, positioning him as a versatile leader in the retail technology space.



Gary Chin • Chief Trade Officer

Gary excels in customising, managing and executing retail market promotions across multiple countries. As the former Head of South Asia Regional Operations of The Continuity Company, he led teams to achieve exceptional results in increasing brand awareness, customer engagement, and revenue growth. As cofounder of MyCookingStory, he played a central role in establishing one of Malaysia's leading professional kitchenware marketplaces.



Eugene Chew • Chief Operating Officer (F&B)

Eugene has a wealth of experience managing, leading and overseeing some of Malaysia's largest restaurant chains, including Sushi King and Secret Recipe across multiple Southeast Asian countries. His proficiency in risk and operations management as well as people-centric values remains instrumental in creating a culture of growth and development across Incite and its subsidiaries.

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SUPERCHARGING BUSINESSES

Incite Innovations Sdn. Bhd.

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This document is provided as a general overview of our business and operations, and is not intended to be a comprehensive description or analysis of all aspects of Incite Innovations Sdn. Bhd. It may contain forward-looking statements and projects that are based on our current expectations, assumptions, and beliefs. While we strive to provide accurate and up-to-date information, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability with respect to the information, products, services, or related graphics contained in this profile. Any reliance you place on such information is therefore strictly at your own risk.

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